Deposits of Self-Help Groups in Banks

2054. MISS MABEL REBELLO: Will the Minister of FINANCE AND COMPANY AFFAIRS be pleased to state:

(a) the total deposits in the commercial banks mobilized from the Self-Help Groups in the NGOs sector during last three years, State-wise;

(b) what was the rate of interest banks paid to these Self-Help Groups in the NGOs sector on these deposits, during the said period; and

(c) what are the total advances of banks to these Self-Help Groups in the NGOs sector and the rate of interest charged by banks, during the said period?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND COMPANY AFFAIRS (SHRI ANANDRAO VITHOBA ADSUL): (a) National Bank for Agriculture and Rural Development (NABARD) has reported that an estimated amount of Rs. 55 crore of savings would have been kept by Self-Help Groups (SHG) in their savings bank accounts with commercial banks as on 31st March, 2002. The data reporting system of banks does not generate State-wise information of deposits of SHGs in banks.

(b) Banks pay interest to the SHGs as applicable to saving banks account on these deposits.

(c) The amount of loans provided to SHGs during the last three years was as given below:

Year	Amount of Loans Provided to SHGs (Rs. Crore)
1999-2000	135.91
2000-2001	287.89
2001-2002	545.44

The rate of interest charged on these loans ranged between 9.5 per cent and 13.0 per cent per annum.